

How do you calculate the estimated cost?

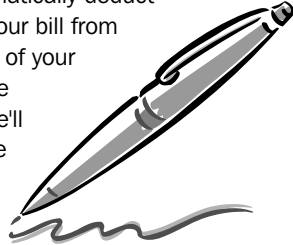
The estimated cost is determined from previous utility bills or is calculated by our engineers. The estimated cost is then divided into 12 equal monthly payments, to start with your June billing. The budgets will then be reviewed after the January billing and will be automatically adjusted if necessary.

How can I become eligible?

All Holyoke Gas & Electric customers are already eligible to participate in the budget plan at no additional cost. **Note: Your account must have a zero balance and your location must have one year of billing history to enroll in the program.**

Never write another check.

Now HG&E can automatically deduct the balance due on your bill from the checking account of your choice. Just return the attached card, and we'll contact you with more information about HG&E's DirectPay.

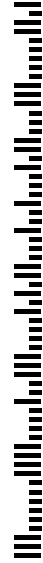


PLACE
STAMP
HERE

OR RETURN
WITH YOUR
PAYMENT



City of Holyoke Gas & Electric Dept.
99 Suffolk Street | Holyoke, MA 01040



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